



SUPERVISING INSURANCE RATE ANALYST

EXAM CODE: 9IN04

EXAM TYPE: DEPARTMENTAL PROMOTIONAL

LOCATIONS: ALAMEDA, LOS ANGELES, SACRAMENTO, & SAN FRANCISCO

SALARY INFORMATION: \$ 7,034 - \$ 8,750

CLASS/SCHEM CODE: 4432/JC32

RELEASE DATE: 9/24/2019

FINAL FILING DATE: CONTINUOUS FILING

EQUAL EMPLOYMENT & DRUG FREE STATEMENTS

The state of California is an equal opportunity employer to all, regardless of age, ancestry, color, disability (mental and physical), exercising the right to family care and medical leave, gender, gender expression, gender identity, genetic information, marital status, medical condition, military or veteran status, national origin, political affiliation, race, religious creed, sex (includes pregnancy, childbirth, breastfeeding and related medical conditions), and sexual orientation.

It is the objective of the state of California to achieve a drug-free state work place. Any applicant for state employment will be expected to behave in accordance with this objective because the use of illegal drugs is inconsistent with the law of the state, the rules governing civil service and the special trust placed in public servants.

POSITION DESCRIPTION

This is the supervisory and highest level in the series. Under direction, incumbents serve in charge of a department bureau responsible for the analysis of the adequacy and compliance of rates, rating plans, and underwriting practices of insurers, rating organizations, and other groups and associations engaged in rating activities. Incumbents perform all supervisory and management duties regarding bureau staff and resources; plan and assign work; direct a staff engaged in the evaluation of data upon which insurance rates are based and the analysis of ratemaking procedures based on these data; analyze and direct the analysis of the rates, rating plans, and rating systems of various rating organizations or insurance companies; analyze unit findings to determine if rates and underwriting practices are in conformance with legal requirements; develop, implement, and evaluate budget and all administrative requirements of unit; meet with insurer and consumer representatives regarding bureau activities and findings; supervise investigations of intra-department, consumer, legislative, and industry complaints regarding insurance rates and rating activities; write correspondence and reports of unit findings and activities; participate in hearings on rating and underwriting and act as a technical consultant to the insurance commissioner at such hearings; and evaluate and make recommendations on the licensing of rating organizations.



Positions may be located in Los Angeles, Oakland, Sacramento, or San Francisco.

WHO CAN APPLY

Persons who meet the minimum qualifications by the announced cut-off dates listed in the **Continuous Testing** section. All applications must include “to” and “from” employment dates (month/day/year), time-base, and applicable classification titles. Applicants must have a permanent civil service appointment with the California Department of Insurance within three years of the final filing date in order to take this examination. Employees who have limited-term appointments in the department for which the examination is being given (provided they have had a permanent appointment and no subsequent break in service) are allowed to participate in departmental promotional examinations in the department. Otherwise, employees must be:

- 1) A current or former employee of the legislature for two or more years as defined in government code (GC) section 18990; OR
- 2) A current or former non-elected exempt employee of the executive branch with two or more consecutive years (excluding those positions for which salaries are set by statute) as defined in GC section 18992; OR
- 3) Persons retired from the United States military, honorably discharged from active military duty with a service-connected disability, or honorably discharged from active duty as defined in GC section 18991.

MINIMUM QUALIFICATIONS

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Either Pattern I

Experience: One year of experience in the California state service performing the duties of a Senior Insurance Rate Analyst or three years as an Associate Insurance Rate Analyst.

Or Pattern II

Experience: Five years of varied experience in one or a combination of the following fields:

1. In a journey or lead position preparing, analyzing, applying, or reviewing insurance rates and rating plans in a governmental agency exercising supervision over insurance rates or in a rating or other insurance organization establishing or analyzing rates; or
2. In a journey or lead position underwriting insurance risks, or analyzing, establishing, or preparing rates or rate filings in a licensed insurance company; or

As a rate analyst in a general consulting practice establishing or analyzing rates or rating plans or as a life or casualty actuary establishing or analyzing rates or rating plans.

[Achievement of a qualifying professional designation or graduate degree each can be substituted for one year of the required experience, up to a maximum of two years. Qualifying designations and degrees are: (1) A Chartered Property Casualty Underwriter, Certified Insurance Examiner, Accredited Insurance Examiner, or other similar professional designation from the Insurance Institute of America or other organization accorded



similar standing by the insurance industry, or (2) A graduate level degree from a collegiate-grade institution in insurance, law, statistics, actuarial science, business or public administration, or other related field.]

And

Education: Either

1. Equivalent to graduation from college preferably with a major in business, economics, English, finance, insurance, mathematics, political science, statistics, accounting, or other related field. (Additional qualifying experience may be substituted for the required education on a year-for-year basis.); **or**

2. Possession of an associateship or fellowship in the Casualty Actuarial Society or the Society of Actuaries.

EXAMINATION INFORMATION

TRAINING AND EXPERIENCE – WEIGHTED 100%

The Training and Experience Assessment is designed to elicit a range of specific information regarding each candidate's knowledge, skill, abilities, and potential to effectively perform the duties relative to the classification.

Instructions on how to complete the Training and Experience Assessment will be mailed out to each candidate who meets the minimum qualifications. Written notifications will be mailed within two weeks after the final filing date. In order to obtain a position on the eligible list, candidates must receive a minimum rating of 70% on the examination.

CONTINUOUS TESTING

The testing office will accept examination applications continuously throughout the year. Although we will be accepting examination applications continuously, the cut-off dates will be as follows:

March 30th, June 30th, September 30th, December 30th. This is subject to change based on testing needs. **Applications postmarked or personally delivered after the cut-off date will not be processed until the next CUT-OFF date listed in this section.** Applications will be reviewed to ensure the minimum requirements for participation in this examination are met. Possession of the entrance requirements does not assure a place on the eligible list. Once you have taken the examination, you may not retest for **12 months** from the established list date.

ELIGIBLE LIST INFORMATION

A departmental promotional eligible list will be established for the California Department of Insurance. The names of successful competitors will be merged on the list in order of final scores, regardless of date. Competitors' eligibility will expire **12 months** after it is established unless the needs of the service and conditions of the list warrant a change in this period.

VETERANS' PREFERENCE

Veteran's Preference **will not** be granted in this examination.



CAREER CREDITS

Career Credits points will not be granted in this examination

SPECIAL TESTING ARRANGEMENTS

If you are an individual with a disability and need reasonable accommodation to participate in this examination, please mark the box in question #2 on the "examination application." You will be notified in writing to determine what assistance can be provided.

KNOWLEDGE, SKILLS, & ABILITIES

In addition to evaluating the competitor's relative abilities as demonstrated by quality and breadth of experience, emphasis in the examining interview will be on measuring competitively, relative to job demands, each competitor's:

Knowledge of:

1. Research techniques and methods.
2. Basic personal and business finance principles.
3. Professional writing protocols.
4. Advanced principles of insurance.
5. Complex principles of risk analysis, rating plans, ratemaking, rating systems, and classification.
6. Insurance company practices and policies in regard to ratemaking, income and expense accounting, underwriting, rating, policy maintenance, and recordkeeping.
7. Insurance law.
8. Effective supervision.
9. A manager's responsibility for promoting equal opportunity in hiring, employee development, and promotion.
10. Maintain a work environment that is free of discrimination and harassment.

Ability to:

1. Gather and analyze data, reason logically, draw valid conclusions, and make appropriate recommendations.
2. Read comprehensively and participate effectively in conferences and interviews.
3. Communicate effectively and write in a clear, concise, and professional manner.
4. Establish and maintain effective working relationships and work in a team environment.
5. Apply knowledge of computer applications including work processing, electronic mail, internet, and spreadsheet software.
6. Organize, prioritize, and accomplish multiple tasks concurrently.
7. Be flexible and responsive to changing priorities and assignments.
8. Make critical analyses of rates, rate plans, rating systems, and report finding competently.
9. Analyze situations accurately and adopt an effective course of action.
10. Develop and maintain cooperative professional relationships.
11. Participate and/or lead Department projects involving members of other units or organizations.
12. Work independently.
13. Work as a leader in a team environment.
14. Delegate assignments and monitor progress of tasks.
15. Serve as a mentor for staff.
16. Employ negotiation skills.
17. Effectively supervise the work of others.
18. Identify and address needs for staff development.



19. Efficiently manage bureau staff, financial, and equipment resources.
20. Effectively promote equal opportunity in employment and maintain a work environment that is free of discrimination and harassment.

SPECIAL PERSONAL CHARACTERISTICS

Willingness to travel and work away from the headquarters office as needed.

FILING INSTRUCTIONS

To apply for this examination, please complete and return the following:

- [Standard State Employment Application \(Form STD 678\)](#)
- [Conditions of Employment \(Form 631\)](#)
- Copy of school transcripts or degree (if applicable to meeting minimum qualifications)
- Copy of qualifying designations (if applicable to meeting minimum qualifications)

Send completed application package to:
California Department of Insurance
Human Resources Management Division
300 Capitol Mall, 13th Floor
Sacramento, CA 95814
Attention: Mario Ayala-Noriega

***FAILURE TO SUBMIT ANY OF THE REQUIRED DOCUMENTATION LISTED ABOVE MAY RESULT IN
DISQUALIFICATION FROM THIS EXAMINATION***

Applications must be **POSTMARKED** no later than the final filing date. Do not submit applications to the California Department of Human Resources (CalHR.) Electronic copies of the application will not be accepted. Applications postmarked, personally delivered or received via interoffice mail after the final filing date will not be accepted for any reason.

Dates printed on Mobile Bar Codes, such as Quick Response (QR) Codes provided by the United States Postal Service (USPS) are not considered “postmarks” and as such are not acceptable proof of date of submission of an application.

CONTACT INFORMATION

Any questions regarding the minimum qualifications, applying for the examination, being scheduled for the examination, reasonable accommodations, the examination components, scoring, etc., may be directed to the contact information below:

EXAM ANALYST:	Mario Ayala-Noriega
PHONE NUMBER:	916-492-3254
EMAIL ADDRESS:	JobsandExams@insurance.ca.gov



GENERAL INFORMATION

The California Department of Insurance reserves the right to revise the examination plan to better meet the needs of the service if the circumstances under which this examination was planned change. Such revision will be in accordance with civil service laws and rules and all competitors will be notified.

For an examination without a written feature, it is the candidate's responsibility to contact the California Department of Insurance, Human Resources Management Division, (916) 492-3254 three weeks after the final filing date if he/she has not received a progress notice.

If a candidate's notice of oral interview or performance test fails to reach him/her prior to the day of the interview due to a verified postal error, he/she will be rescheduled upon written request.

Applications are available at the California Department of Insurance offices, California Department of Human Resources, local offices of the Employment Development Department, and on the internet at <https://www.calcareers.ca.gov/>.

If you meet the requirements stated on the reverse, you may take this examination. Your performance in this examination will be rated against predetermined rating criteria. All competitors who pass will be ranked according to their scores. Meeting the entry requirements does not assure success in the examination or placement on the employment list.

Examination Locations: When a written test is part of the examination, it will be given in such places in California as the number of candidates and conditions warrant. Ordinarily, oral interviews are scheduled in Sacramento, San Francisco, and Los Angeles. However, locations of interviews may be limited or extended as conditions warrant.

Eligible Lists: Eligible lists established by competitive examination, regardless of date, are used in the following order: 1) subdivisional promotional, 2) departmental promotional, 3) multi-departmental promotional, 4) servicewide promotional, 5) departmental open, and 6) open. When there are two lists of the same kind, the older must be used first. Eligible lists will expire in one to four years unless otherwise stated on this bulletin.

Promotional Examinations Only: Competition is limited to employees who have a permanent civil service appointment. Under certain circumstances, other employees may be allowed to compete under provisions of Rules 234, 235, and 235.2. State Personnel Board Rules 233, 234, 235, 235.2, and 237 contain provisions regarding civil service status and eligibility for promotional examinations. These rules may be reviewed at departmental personnel offices or at the Informational Counter of State Personnel Board offices.

General Qualifications: Candidates must possess essential personal qualifications including integrity, initiative, dependability, good judgment, and ability to work cooperatively with others. Candidates must be in a state of health consistent with the ability to perform the assigned duties of the class. A medical examination may be required. In open examinations, investigation may be made of employment of records and personal history and fingerprinting may be required.

California Department of Insurance
Human Resources Management Division
Examinations and Classifications Unit
300 Capitol Mall, 13th Floor
Sacramento, CA 95814
916-492-3254

If hearing impaired, call the California Relay Service.

1-800-735-2929 (From TDD Phone)
1-800-735-2922 (From Voice Phone)

TDD is Telecommunications Device for the Deaf and is reachable only from telephones equipped with a TDD device.